

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

DANIEL P. HRINDA  
BROOKE M. HRINDA  
Debtor(s)

Case No. 11-22561CMB

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/22/2011.
- 2) The plan was confirmed on 07/25/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/25/2012, 12/04/2012, 03/07/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/25/2016.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$74,094.67.
- 10) Amount of unsecured claims discharged without payment: \$30,513.15.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$74,481.54
Less amount refunded to debtor	\$1,408.37

<b>NET RECEIPTS:</b>	<b>\$73,073.17</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,446.56
Other	\$0.00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$7,546.56</b>

Attorney fees paid and disclosed by debtor:	\$600.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES/P	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN HOME MORTGAGE SVC/P	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
CARE CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK**	Unsecured	0.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	53.68	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	61.88	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	77.19	0.00	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	85.10	85.10	2.60	0.00
ECMC(*)	Unsecured	0.00	14,807.46	14,807.46	452.52	0.00
ECMC(*)	Unsecured	0.00	3,111.36	3,111.36	95.08	0.00
ECMC(*)	Unsecured	0.00	2,219.17	2,219.17	67.82	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ECMC(*)	Unsecured	0.00	1,125.05	1,125.05	34.38	0.00
ENTERPRISE BANK	Secured	33,717.82	NA	NA	0.00	0.00
ENTERPRISE BANK	Secured	67,927.00	NA	NA	0.00	0.00
EQUITABLE GAS CO (*)	Unsecured	387.14	463.60	463.60	14.17	0.00
FIA CARD SERVICES** SCCSR BANK	Unsecured	5,700.00	5,942.11	5,942.11	181.59	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	7,971.00	8,042.21	8,042.21	8,042.21	930.09
FIRST USA BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO(*)	Unsecured	0.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
GORDONS JEWELERS++	Unsecured	0.00	NA	NA	0.00	0.00
GREEN TREE SERVICING LLC	Secured	41,452.00	41,452.47	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	9,028.00	9,048.25	9,048.25	9,048.25	1,043.80
KEYSTONE MUNIC COLLECTIONS**	Secured	222.50	NA	NA	0.00	0.00
KEYSTONE MUNIC COLLECTIONS**	Secured	277.55	NA	NA	0.00	0.00
KEYSTONE MUNIC COLLECTIONS**	Secured	193.01	NA	NA	0.00	0.00
KEYSTONE REWARDS	Unsecured	0.00	NA	NA	0.00	0.00
KEYSTONE REWARDS	Unsecured	0.00	NA	NA	0.00	0.00
MAGEE WOMENS HOSPITAL OF UPM	Unsecured	0.00	NA	NA	0.00	0.00
MAGEE WOMENS HOSPITAL OF UPM	Unsecured	0.00	NA	NA	0.00	0.00
MARTIN ANSELL	Unsecured	0.00	19,462.44	19,462.44	594.77	0.00
MELLON BANK - NOW BNY MELLON	Unsecured	0.00	NA	NA	0.00	0.00
MELLON BANK - NOW BNY MELLON	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	0.00	204.06	204.06	6.24	0.00
NATIONSTAR MORTGAGE LLC*	Secured	0.00	168.13	168.13	168.13	0.00
NATIONSTAR MORTGAGE LLC*	Secured	45,477.00	45,858.63	0.00	31,445.45	0.00
NEW YORK & CO	Unsecured	0.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	0.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	4,324.00	4,324.94	4,324.94	132.17	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	0.00	992.78	992.78	30.34	0.00
S & T BANK(*)	Secured	0.00	0.00	0.00	0.00	0.00
S & T BANK(*)	Priority	0.00	0.00	0.00	0.00	0.00
S & T BANK(*)	Secured	29,327.00	29,495.59	0.00	13,237.00	0.00
S & T BANK(*)	Secured	169,000.00	NA	NA	0.00	0.00
S & T BANK(*)	Secured	64,537.00	NA	NA	0.00	0.00
STERLING INC DBA KAY JEWELERS	Unsecured	0.00	NA	NA	0.00	0.00
STRASSBURGER MCKENNA GUTNIC	Unsecured	0.00	NA	NA	0.00	0.00
THD/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
THD/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
THE PENNSYLVANIA STATE UNIV	Unsecured	0.00	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN	Unsecured	0.00	NA	NA	0.00	0.00
VALUE CITY/WORLD FNCL NETWOR	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	45,058.00	36,006.43	0.00	0.00	0.00
WELLS FARGO BANK++	Unsecured	0.00	NA	NA	0.00	0.00
WEST PA WOMENS HEALTHCARE	Unsecured	0.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$44,682.45	\$0.00
Mortgage Arrearage	\$168.13	\$168.13	\$0.00
Debt Secured by Vehicle	\$17,090.46	\$17,090.46	\$1,973.89
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$17,258.59</b>	<b>\$61,941.04</b>	<b>\$1,973.89</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$52,738.07</b>	<b>\$1,611.68</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration		<u>\$7,546.56</u>
Disbursements to Creditors		<u>\$65,526.61</u>
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$73,073.17</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/08/2016

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.